

Medicare Supplement Insurance

July 2014 Medigap Options for Colorado Consumers

Sponsored by the
State Health Insurance Assistance Program (SHIP)
and the Colorado Division of Insurance

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LOCAL HELP FOR PEOPLE WITH MEDICARE



Dora
Department of Regulatory Agencies
Division of Insurance

The Colorado State Health Insurance Assistance Program (SHIP)

A counseling program for Medicare beneficiaries and their families who wish assistance in understanding Medicare options to make informed choices, know their rights, and save money.

Counselors will not recommend or endorse specific insurance policies,
but will assist consumers to make informed choices.

Toll free 1-888-696-7213

En Español sin cargo 1-866-665-9668

All services are provided without charge.

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What is a Medigap?

Medigaps (also known as Medicare Supplements) are health insurance policies sold by private insurance companies to fill “gaps” in Original Medicare coverage.

Policies are standardized and must follow federal and state laws that protect the beneficiary. The front of the policy must clearly identify it as “Medicare Supplement Insurance.”

In Colorado, every company selling Medigap policies must adhere to the standardized benefit packages. There are 10 standardized policies: Plan A, Plan B, Plan C, Plan D, Plan F, Plan G, Plan K, Plan L, Plan M, and Plan N. (A High Deductible Plan F is also available.)

Medigap companies are required to make Plan A available; if they offer any other Medigap plan, they must also offer either Medigap Plan C or Plan F. In Colorado, these companies are also required to sell to under-65 disabled beneficiaries.

Cost is usually the only difference between Medigap policies with the same letter. Examples of monthly premium costs by company can be found in the charts at the back of this document.

While Medigap premiums may be more expensive than Medicare Advantage Plan premiums, purchasing a Medigap plan permits you to have free choice of any Medicare doctors, hospitals, or other providers without referrals or prior authorization.

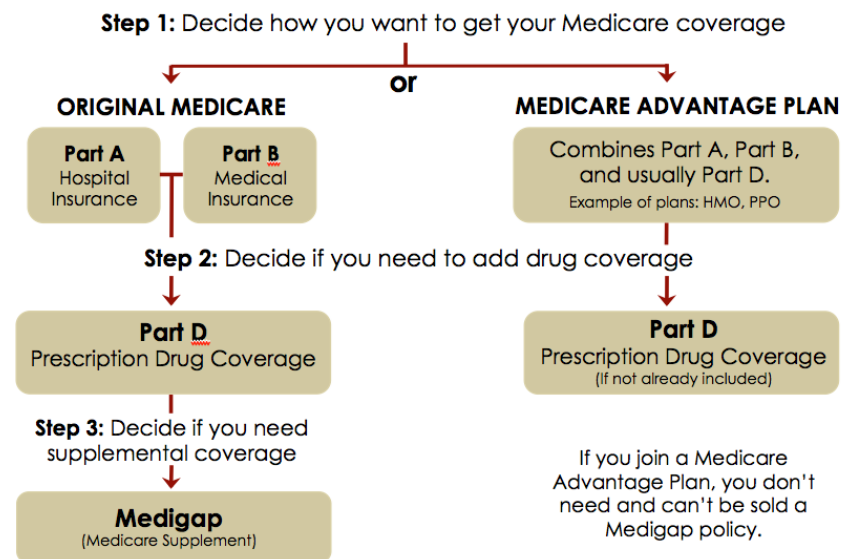
Medigap premiums can change throughout the year—consumers should verify current rates with the company marketing the plan. Your policy is Guaranteed Renewable from year to year as long as you pay your premium.

When is the best time to buy a Medigap?

Medicare beneficiaries have Guaranteed Issue Rights during the first six months after enrolling in Medicare Part B. During that six-month period, insurers cannot deny coverage to a beneficiary (except as explained below), or charge a higher premium, based on health status.

The insurance company cannot make you wait for your coverage to start, but it may be able to make you wait for coverage of a pre-existing condition. The insurance company may refuse to cover your out-of-pocket costs for up to six months for conditions treated or diagnosed within six months before the date your coverage starts.

If you recently had health coverage called “creditable coverage,” it is possible to shorten pre-existing waiting periods. Many types of coverage may be counted as creditable, but they will only count if you did not have a break in coverage for more than 63 days.



How do I choose an insurance company?

Price is a very important consideration since Medigap policies are sold according to standardized benefit packages.

The policies are priced or “rated” in three ways:

Issue-age Rated	Attained-Age Rated	Community Rated
Based on your age when you buy the policy	Based on your current age	Not based on age
Premiums are lower for people who buy at a younger age	Premiums are low for younger buyers, but increase as you get older	Premiums are basically the same for everyone in your area
Premiums may increase, but not because of your age	They can eventually become the most expensive	Premiums may increase, but not because of your age
Regardless of the plan type, increases can occur any time of year.		

In Colorado, Medigap insurers must market to disabled Medicare beneficiaries under age 65. Rates may be higher for disabled Medicare beneficiaries under age 65 than at age 65. At age 65, disabled Medicare beneficiaries once again have Guaranteed Issue Rights

and should review available policies to determine if they can get a better price on another policy.

Most consumer experts recommend doing business with companies that have high ratings from two or more rating services. Be sure to ask what each company’s ratings mean. You can start by contacting:

- ♦ A.M. Best at 1-908-439-2200 or www.ambest.com
- ♦ Moody’s at 1-212-553-0377 or www.moodys.com
- ♦ Standard & Poor’s at 1-212-438-2400 or www.standardandpoors.com
- ♦ Weiss Research at 1-800-291-8545 or www.weissratings.com

Should I purchase a Medigap?

Although most Medicare beneficiaries would benefit from a Medigap policy, some do not. This includes individuals who are:

- ♦ Eligible for Medicaid or the Qualified Medicare Beneficiary (QMB) Medicare Savings Program because they have low income and few resources
- ♦ Covered by insurance through their own or their spouse’s current employer, or by retiree plan
- ♦ Enrolled in a Medicare Advantage plan
- ♦ Receiving services from a VA facility or are enrolled in TRICARE for Life for military retirees

Medicare Advantage/Health Plans are viable alternatives for Medicare beneficiaries.

Making the decision to purchase a Medigap is an important one. It is recommend that you gather all relevant information and thoroughly understand your options and rights before deciding. See the Resources section on Page 6 for more information.

Can I switch Medigap policies?

If you decide to switch to a new Medigap policy, if you can pass the health questionnaire, and have had your old policy for at least six months, the new Medigap policy generally must cover you for all pre-existing conditions with no waiting period.

If you have had the old policy for less than six months, the new policy must give you credit for the time the older policy covered you. If your new policy has a benefit that was not in your old policy, the company can make you wait six months before covering that benefit.

You have a 30-day “free look” period to decide to keep the new policy. This period starts when you get your new Medigap policy. You will need to pay both premiums for a month. If you decide to keep the new policy, call your current company and ask how to submit a request to end your coverage.

If you are enrolled in a Medicare Advantage/Health Plan and plan to switch to Medigap insurance, make sure you apply and are accepted by a Medigap plan before you drop your plan. Then you must disenroll from your Medicare Advantage/Health Plan by notifying your plan in writing or calling Medicare at 1-800-Medicare. You cannot disenroll simply by stopping payment of your monthly premiums.

You may also have guaranteed issue rights to change policies.

Guaranteed Issue Rights’ Opportunities

Even if you are not in your Medigap Initial Enrollment Period, there are several situations in which you may still

have a guaranteed right to buy a Medigap policy. You have a Guaranteed Issue Right if:

- ◆ You are in a Medicare Advantage Plan and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan’s service area.
- ◆ You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan is ending. (If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.)
- ◆ You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy’s service area.
- ◆ (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.
- ◆ (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back. (If your former Medigap policy is not available, you can buy Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.)
- ◆ Your Medicare insurance company goes bankrupt and you lose coverage, or your Medigap policy coverage otherwise ends through no fault of your own.

- ♦ You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it has misled you.

Can I suspend a Medigap policy?

Any person with Medicare who has a Medigap policy sold on or after November 5, 1990, and who qualifies for Medicaid may request that the Medigap policy be suspended for up to 24 months.

The policyholder must request the suspension within 90 days of the date (s)he was determined to be eligible for Medicaid. If the policyholder notifies the Medigap insurance company within 90 days of the loss of the Medicaid eligibility, the policy will be reinstated.

Additionally, Section 1882 of the Social Security Act authorizes certain disabled individuals who return to work to suspend a Medigap policy while participating in employer-sponsored group health coverage.

The Medicare.gov Website

The Medicare.gov website offers onscreen information on Medigap policies. Click on *Supplements & Other Insurance* in the blue tabs at the top of the Home Screen to read more.

A different view of the benefits available in each plan is available under *Find a Medigap Policy*. (Premium costs may differ if you have a Guaranteed Issue Right.) Plan to travel outside the U.S.? Check out the section on *Medigap & Travel*.

Resources

The Medicare website at www.Medicare.gov also has a multitude of publications (many multilanguage publications) that you can read on your computer, print directly to your printer, or order a hard copy to be mailed to yourself or a family member.

Two comprehensive publications explain Medicare benefits, their cost, and how Medigaps fill the gaps.

- ♦ 2014 Choosing a Medigap: A Guide to Health Insurance for People with Medicare (Product# 02110)
- ♦ Medicare & You 2014 (Product# 10050)

Call 1-800-MEDICARE if you would like to order a publication and do not have a computer.

The Colorado Division of Insurance website offers information specific to Colorado at www.dora.colorado.gov/doj.

If you are having problems with a current Medigap policy:

- ♦ Call the Colorado Division of Insurance at 303-894-7490
- ♦ Email your questions to insurance@dora.state.co.us
- ♦ Complete an on-line Request for Assistance form at <http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251631140623>

Medigap Plans

How to read the chart:

- If a check mark appears in a cell of this chart, the Medigap policy covers 100% of the described benefit.
- If a cell lists a percentage, the policy covers that percentage of the described benefit.
- If a cell is blank, the policy doesn't cover that benefit.

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits:	A	B	C	D	F ¹	G	K	L	M	N
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance (Hospital costs up to an additional 365 days after Medicare benefits are used up.)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for emergency room visits
Medicare Part B Excess Charges ²					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
							Out-of-Pocket Limit ³			
							\$4,940	\$2,470		

¹ Plan F also offers a high-deductible plan. The High Deductible Plan pays these benefits **after** the first \$2,140 of eligible out-of-pocket expenses.

² Excess charges refer to Part B charges that are over and above the amount Medicare approves for a medical service or supply provided by doctors and suppliers who do not accept Medicare assignment ("Unassigned Claims"). The excess or "limiting" charge is 15% higher than what Medicare approves.

³ After you meet your out-of-pocket annual limit and your annual Part B deductible (\$147 in 2014), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments

Premium Charts Guide

Monthly premium rates reflect pricing information gathered from the Spring 2014 Colorado Division of Insurance survey. Rates are shown for zip code 80202 and can change at any time.

AA – Attained-age-rated policy. Premiums are lower for people who buy at a younger age. (See Page 4.)

AC – Automatic Crossover. The Medigap company has an agreement with Medicare to forward claims payment information so the beneficiary does not have to file a paper claim with the Medigap company.

CR – Community-rated policy. Premiums are basically the same for everyone in your area. (See Page 4.)

FBP – Fraternal-based Purchase. To purchase a plan from this company, you must be fraternally eligible.

GEO – The company has different rates based on geographic area. Premiums may be lower or higher depending on your zip code.

GIL(n) – Guaranteed Issue Limitation. When buying a Medigap outside of an Initial or Special Enrollment Period, guaranteed issue is not assured. Companies can decline to cover pre-existing conditions for a set number of months. The number of months is included in parenthesis.

HD – Household Discount or marital discount available. Check with each company for conditions required to receive this discount.

IA – Issue-age-rated policy. Premiums are lower for people who buy at a younger age. (See Page 4.)

PF(\$n) – Policy Fee assessed by company. The Policy Fee amount is included in parenthesis.

TBU – Tobacco Usage. Company has different rates for tobacco users.



One plan—so many prices

The charts show many different monthly premiums for the same plan. For example, a Plan F can cost \$125 from one company and \$270 from another company.

Standardized plans must provide the same benefits, but additional benefits such as a 24-hour nurse hotline, vision discounts, or preventative dental care may be offered. Ask about additional benefits when shopping for a plan.

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR, FBP, GEO, GIL(3), TBU	Female	67.37	126.70	151.55		152.07			52.50	82.25		109.02
		Male	67.37	126.70	151.55		152.07			52.50	82.25		109.02
Aetna Life Insurance Company 1-877-223-8231	AA, GEO, TBU	Female	114.20	126.40			142.95		132.19				103.61
		Male	123.70	137.69			155.47		140.44				109.92
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	135.00				204.00	66.00		90.00	124.00		
		Male	150.00				227.00	78.00		100.00	138.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	123.00				155.00	62.00					
		Male	137.00				180.00	72.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountin Hospital & Medical Service, Inc.)	AA and CR, AC, GEO, GIL(6), HD	Female	104.16				166.03						108.21
		Male	114.84				183.54						119.29
Bankers Fidelity LIC 1-800-241-1439	AC, GEO, HD, IA, TBU	Female	117.00				162.00	57.00		81.00			
		Male	117.00				162.00	57.00		81.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF (\$25), TBU	Female	100.75	117.50	140.83		146.42		124.42				102.42
		Male	115.67	135.17	162.00		168.25		143.00				117.83
Cigna (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, GIL(6), PF (\$20), TBU	Female	133.00				167.00		143.00				114.00
		Male	153.00				192.00		165.00				132.00
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	111.22	141.76			161.86	39.60	144.51	61.44	101.10	123.48	90.54
		Male	123.45	157.39			179.75	43.89	160.48	68.15	112.24	137.09	100.49
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	103.42				147.75						103.42
		Male	103.42				147.75						103.42
Constitution Life Insurance Company 1-800-789-6364	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	84.00			108.00	127.00		115.00				86.00
		Male	96.00			125.00	146.00		132.00				99.00
Continental General Insurance Company 1-877-293-8499	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	102.00				125.00		109.00				101.00
		Male	110.00				135.00		117.00				109.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF (\$20), TBU	Female	98.09				138.84						97.67
		Male	112.67				159.67						112.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA, TBU	Female	120.31				200.69				114.05		
		Male	132.33				220.77				125.47		
Family Life Insurance 1-800-877-7703	AA, AC, GEO, HD, PF (\$25), TBU	Female	151.50	184.17	211.58	193.42	220.25		194.42			174.00	154.17
		Male	174.42	211.83	243.25	222.33	253.42		223.33			200.08	177.33
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF (\$25), TBU	Female	124.42				177.17		138.28				
		Male	143.01				203.64		158.94				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	90.50	130.00	147.00		148.50						
		Male	90.50	130.00	147.00		148.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	AA, AC, GEO, PF (\$25), TBU	Female	106.75		141.92		145.34		112.93				99.62
		Male	122.70		163.12		167.05		129.81				114.51
Heartland National Life Insurance Company 1-877-358-4060	AA, GEO, PF (\$25), TBU	Female	110.09			133.42	160.34		135.50			124.75	107.42
		Male	126.59			153.25	184.09		155.75			143.50	123.50
Humana Insurance Company 1-888-310-8482	AA (Ages 65 and up), AC, GEO, GIL(6), HD, TBU	Female	137.26	149.38	172.23		175.74	62.47		80.49	114.41		102.70
		Male	137.60	149.77	172.67		176.19	62.63		80.69	114.70		102.96

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	118.00	164.00			186.00	35.00					142.00
		Male	136.00	189.00			214.00	40.00					163.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	120.00				148.00		129.00				120.00
		Male	130.00				160.00		139.00				129.00
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, GEO, PF (\$25), TBU	Female	110.00		147.50		146.83						105.17
		Male	122.08		163.83		163.00						116.75
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, GEO, HD, TBU	Female	119.00				158.00	61.00					
		Male	133.00				175.00	68.00					
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	107.00		151.00		137.00		125.00			126.00	120.00
		Male	119.00		165.00		158.00		137.00			139.00	133.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, GEO, HD, TBU	Female	102.03		146.40	122.74	147.88		124.22				
		Male	108.55		155.75	130.58	157.32		132.15				
Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	92.73	119.70	143.46	131.30	147.44		129.74				103.21
		Male	106.64	137.65	164.98	150.99	169.55		149.20				118.69
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	127 - 150				141 - 264	63 - 86	165 - 199				131 - 174
		Male	127 - 150				141 - 264	63 - 86	165 - 199				131 - 174
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF (\$15), TBU	Female	113.15		180.65		146.70	46.10	128.05				115.95
		Male	113.15		180.65		146.70	46.10	147.25				115.95
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, GEO, PF (\$25), TBU	Female	119.62	132.34	162.27	131.35	166.20						112.92
		Male	137.49	152.12	186.52	150.98	191.03						129.79
Standard Life and Accident Insurance Company 1-888-350-1488	AC, GEO, IA, TBU	Female	237.37	289.46	329.09	198.30	270.62	34.70	199.81				132.37
		Male	254.22	289.46	329.09	198.30	270.62	34.70	199.81				132.37
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	110.91		167.36		168.98						
		Male	110.92		167.36		168.98						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	128.75	150.42	180.08	157.58	187.08	73.67	158.50			141.67	130.75
		Male	143.25	172.92	207.25	181.25	215.25	84.67	182.33			163.17	150.58
Sterling Life Insurance Company 1-800-688-0010	AA, AC, GEO, TBU	Female	168.68	193.24	199.56		191.32			82.21			141.06
		Male	168.68	193.74	227.57		218.18			93.75			160.86
Thrivent Financial 1-800-847-4836	Choice of AA or IA (AA rates shown), AC, FBP, GEO, TBU	Female	104.86	123.95	174.23	151.81	174.88	52.72	152.62		99.09	125.41	
		Male	104.86	123.95	174.23	151.81	174.88	52.72	152.62		99.09	125.41	
Transamerica Life Insurance 1-800-752-9797	FBP, GEO, GIL(6), IA, TBU	Female	108.00	140.00	167.00	154.00	168.00		155.00	77.00	114.00	141.00	132.00
		Male	108.00	140.00	167.00	154.00	168.00		155.00	77.00	114.00	141.00	132.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2)	Female	100.00	150.00	170.00	162.00	171.00	32.00	153.00	87.00	123.00		134.00
		Male	115.00	172.00	196.00	186.00	196.00	37.00	176.00	100.00	141.00		155.00
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	111.06				149.38	48.11	134.61	70.78	97.26		100.11
		Male	111.06				149.38	48.11	134.61	70.78	97.26		100.11
USAA Life Insurance company 1-800-531-8722	AA, AC, TBU	Female	75.31				146.88						107.78
		Male	75.31				146.88						107.78
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF (\$25), TBU	Female	116.51	132.35	155.30	123.07	159.07		123.62				109.16
		Male	133.92	152.12	178.51	141.46	182.84		142.10				125.47

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR, FBP, GEO, GIL(3), TBU	Female	81.81	153.85	184.02		184.66			63.75	99.87		132.38
		Male	81.81	153.85	184.02		184.66			63.75	99.87		132.38
Aetna Life Insurance Company 1-877-223-8231	AA, GEO, TBU	Female	137.60	154.64			175.39		163.79				128.99
		Male	149.02	168.47			190.73		174.00				136.85
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	151.00				228.00	73.00		101.00	139.00		
		Male	169.00				254.00	88.00		112.00	155.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	138.00				161.00	65.00					
		Male	154.00				192.00	77.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountin Hospital & Medical Service, Inc.)	AA and CR, AC, GEO, GIL(6), HD	Female	126.79				202.11						131.72
		Male	139.59				223.10						145.00
Bankers Fidelity LIC 1-800-241-1439	AC, GEO, HD, IA, TBU	Female	137.00				190.00	67.00		95.00			
		Male	137.00				190.00	67.00		95.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF (\$25), TBU	Female	119.67	139.83	167.42		171.75		146.00				120.33
		Male	137.75	160.75	192.50		197.67		168.00				138.50
Cigna (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, GIL(6), PF (\$20), TBU	Female	124.00				151.00		128.00				102.00
		Male	142.00				174.00		148.00				117.00
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	136.03	172.53			195.92	47.78	178.40	73.92	120.18	153.24	117.52
		Male	151.04	191.59			217.56	52.98	198.11	82.03	133.42	170.16	130.47
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	135.17				193.10						135.17
		Male	135.17				193.10						135.17
Constitution Life Insurance Company 1-800-789-6364	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	105.00			139.00	159.00		147.00				112.00
		Male	121.00			160.00	183.00		169.00				129.00
Continental General Insurance Company 1-877-293-8499	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	103.00				132.00		116.00				106.00
		Male	113.00				145.00		128.00				117.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF (\$20), TBU	Female	119.09				169.34						119.34
		Male	137.00				194.75						137.34
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA, TBU	Female	129.97				217.51				124.88		
		Male	142.89				239.26				137.36		
Family Life Insurance 1-800-877-7703	AA, AC, GEO, HD, PF (\$25), TBU	Female	180.17	219.33	252.08	230.00	258.83		231.25			206.92	181.17
		Male	207.33	252.08	290.00	264.42	297.42		265.92			237.83	208.25
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF (\$25), TBU	Female	147.16				209.97		163.89				
		Male	169.15				241.35		188.38				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	123.00	167.00	184.00		185.50						
		Male	123.00	167.00	184.00		185.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	AA, AC, GEO, PF (\$25), TBU	Female	116.87		156.09		159.86		124.28				109.71
		Male	134.33		179.41		183.74		142.85				126.10
Heartland National Life Insurance Company 1-877-358-4060	AA, GEO, PF (\$25), TBU	Female	134.50			165.75	194.00		168.59			155.00	132.67
		Male	154.25			190.42	222.92		193.59			178.09	152.59
Humana Insurance Company 1-888-310-8482	AA (Ages 65 and up), AC, GEO, GIL(6), HD, TBU	Female	162.23	176.57	203.57		207.73	73.84		95.14	135.23		121.39
		Male	167.40	182.20	210.06		214.35	76.20		98.17	139.54		125.26

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	144.00	205.00			234.00	46.00					183.00
		Male	165.00	235.00			269.00	52.00					210.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	122.00				155.00		137.00				126.00
		Male	134.00				171.00		151.00				138.00
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, GEO, PF (\$25), TBU	Female	124.33		166.75		165.92						121.42
		Male	138.00		185.08		184.17						134.67
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, GEO, HD, TBU	Female	134.00				177.00	69.00					
		Male	149.00				197.00	76.00					
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	117.00		165.00		155.00		138.00			139.00	131.00
		Male	131.00		180.00		178.00		151.00			153.00	146.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, GEO, HD, TBU	Female	113.29		162.55	136.28	164.19		137.93				
		Male	120.52		172.93	144.98	174.67		146.72				
Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	114.83	149.87	176.94	165.45	181.81		159.99				127.27
		Male	132.06	172.35	203.49	190.27	209.08		183.99				146.36
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	151 - 168				165 - 307	81 - 107	194 - 231				168 - 209
		Male	151 - 168				165 - 307	81 - 107	194 - 231				168 - 209
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF (\$15), TBU	Female	134.40		214.55		174.30	54.75	152.10				137.70
		Male	134.40		214.55		174.30	54.75	174.95				137.70
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, GEO, PF (\$25), TBU	Female	136.79	151.43	186.22	150.79	190.71						129.67
		Male	157.23	174.06	214.05	173.32	219.21						149.05
Standard Life and Accident Insurance Company 1-888-350-1488	AC, GEO, IA, TBU	Female	243.32	296.71	337.33	203.27	277.41	35.57	204.82				135.68
		Male	294.11	334.87	380.72	229.41	313.09	40.14	231.16				153.14
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	139.82		210.80		212.92						
		Male	139.82		210.80		212.92						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	153.17	178.67	214.17	187.50	219.92	86.50	188.58			168.83	153.83
		Male	176.08	205.67	246.42	215.58	252.83	99.42	216.75			193.92	176.83
Sterling Life Insurance Company 1-800-688-0010	AA, AC, GEO, TBU	Female	192.88	225.80	231.12		221.53			95.85			164.22
		Male	192.88	225.80	255.45		244.85			105.94			181.51
Thrivent Financial 1-800-847-4836	Choice of AA or IA (AA rates shown), AC, FBP, GEO, TBU	Female	119.89	141.82	199.41	173.82	199.98	60.27	174.63		113.31	143.44	
		Male	119.89	141.82	199.41	173.82	199.98	60.27	174.63		113.31	143.44	
Transamerica Life Insurance 1-800-752-9797	FBP, GEO, GIL(6), IA, TBU	Female	133.00	176.00	212.00	193.00	212.00		196.00	97.00	144.00	177.00	167.00
		Male	133.00	176.00	212.00	193.00	212.00		196.00	97.00	144.00	177.00	167.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2)	Female	122.00	187.00	215.00	208.00	215.00	42.00	197.00	114.00	162.00		173.00
		Male	140.00	215.00	247.00	239.00	247.00	49.00	226.00	132.00	187.00		199.00
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	128.83				179.88	61.24	164.40	83.54	117.34		126.03
		Male	129.83				179.88	61.24	164.40	83.54	117.34		126.03
USAA Life Insurance company 1-800-531-8722	AA, AC, TBU	Female	88.23				171.70						126.14
		Male	88.23				171.70						126.14
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF (\$25), TBU	Female	137.82	156.34	184.07	145.88	188.50		146.53				129.40
		Male	158.41	179.70	211.57	167.68	216.67		168.42				148.74

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR, FBP, GEO, GIL(3), TBU	Female	105.87	199.10	238.15		238.97			82.50	129.25		171.32
		Male	105.87	199.10	238.15		238.97			82.50	129.25		171.32
Aetna Life Insurance Company 1-877-223-8231	AA, GEO, TBU	Female	157.38	182.61			208.21		197.09				156.04
		Male	170.45	198.91			226.43		209.38				165.54
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	180.00				272.00	88.00		120.00	166.00		
		Male	204.00				308.00	107.00		136.00	188.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	165.00				196.00	78.00					
		Male	186.00				245.00	98.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountin Hospital & Medical Service, Inc.)	AA and CR, AC, GEO, GIL(6), HD	Female	163.23				260.17						169.57
		Male	180.01				287.72						186.99
Bankers Fidelity LIC 1-800-241-1439	AC, GEO, HD, IA, TBU	Female	164.00				228.00	80.00		114.00			
		Male	164.00				228.00	80.00		114.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF (\$25), TBU	Female	142.25	166.00	201.42		205.67		174.83				143.92
		Male	163.58	190.83	231.75		236.58		201.00				165.58
Cigna (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, GIL(6), PF (\$20), TBU	Female	142.00				176.00		152.00				120.00
		Male	163.00				202.00		174.00				139.00
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	165.50	208.39			237.55	57.77	220.21	92.31	146.10	190.40	151.03
		Male	183.78	231.43			263.83	64.07	244.58	102.47	162.25	211.46	167.69
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	164.45				234.94						164.45
		Male	164.45				234.94						164.45
Constitution Life Insurance Company 1-800-789-6364	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	116.00			163.00	184.00		173.00				135.00
		Male	133.00			188.00	212.00		199.00				156.00
Continental General Insurance Company 1-877-293-8499	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	113.00				149.00		132.00				121.00
		Male	130.00				171.00		152.00				139.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF (\$20), TBU	Female	137.67				197.00						138.75
		Male	158.34				226.67						159.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA, TBU	Female	136.47				230.60				133.08		
		Male	150.09				253.72				146.43		
Family Life Insurance 1-800-877-7703	AA, AC, GEO, HD, PF (\$25), TBU	Female	214.00	260.33	303.25	272.83	309.75		274.33			245.67	216.83
		Male	246.08	299.42	349.08	313.92	356.08		315.58			282.50	249.33
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF (\$25), TBU	Female	163.20				236.91		185.38				
		Male	187.58				272.31		213.08				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	131.00	190.50	216.00		218.00						
		Male	131.00	190.50	216.00		218.00						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	AA, AC, GEO, PF (\$25), TBU	Female	130.90		177.67		181.95		141.72				125.46
		Male	150.46		204.21		209.13		162.89				144.21
Heartland National Life Insurance Company 1-877-358-4060	AA, GEO, PF (\$25), TBU	Female	153.25			194.25	224.42		197.50			181.42	156.34
		Male	176.09			223.50	257.50		227.00			208.50	179.59
Humana Insurance Company 1-888-310-8482	AA (Ages 65 and up), AC, GEO, GIL(6), HD, TBU	Female	188.07	204.69	236.01		240.82	85.59		110.30	156.76		140.72
		Male	203.69	221.68	255.59		260.80	92.71		119.45	169.78		152.40

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	155.00	228.00			268.00	58.00					214.00
		Male	178.00	262.00			308.00	66.00					245.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	134.00				175.00		157.00				143.00
		Male	154.00				202.00		180.00				164.00
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, GEO, PF (\$25), TBU	Female	146.92		197.08		196.08						146.92
		Male	163.17		218.83		217.67						163.00
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, GEO, HD, TBU	Female	159.00				211.00	82.00					
		Male	180.00				238.00	93.00					
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	132.00		189.00		185.00		159.00			161.00	153.00
		Male	150.00		209.00		210.00		177.00			179.00	172.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, GEO, HD, TBU	Female	135.05		193.77	162.45	195.72		164.41				
		Male	143.67		206.14	172.82	208.22		174.90				
Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	134.06	177.61	208.22	196.73	213.86	N/A	188.20	N/A	N/A	N/A	149.70
		Male	154.17	204.25	239.46	226.24	245.94	N/A	216.43	N/A	N/A	N/A	172.16
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	169 - 183				199 - 351	105 - 131	239 - 264				212 - 250
		Male	169 - 183				199 - 351	105 - 131	239 - 264				212 - 250
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF (\$15), TBU	Female	158.10		252.35		204.95	64.40	178.90				161.90
		Male	158.10		252.35		204.95	64.40	205.70				161.90
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, GEO, PF (\$25), TBU	Female	153.21	171.69	212.24	172.29	217.33						148.47
		Male	176.10	197.34	243.95	198.03	249.80						170.66
Standard Life and Accident Insurance Company 1-888-350-1488	AC, GEO, IA, TBU	Female	260.63	317.81	361.33	217.73	297.14	38.09	219.39				145.34
		Male	338.05	384.89	437.59	263.68	359.85	46.14	265.69				176.01
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	162.01		244.29		246.75						
		Male	162.01		244.29		246.75						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	181.83	212.33	257.50	222.58	263.17	103.58	223.75			200.33	184.25
		Male	209.17	243.92	296.33	255.92	302.58	119.00	257.25			230.42	211.83
Sterling Life Insurance Company 1-800-688-0010	AA, AC, GEO, TBU	Female	210.44	252.88	258.14		247.37			107.91			184.57
		Male	210.44	252.28	288.19		276.16			120.47			206.05
Thrivent Financial 1-800-847-4836	Choice of AA or IA (AA rates shown), AC, FBP, GEO, TBU	Female	136.70	161.72	227.19	198.03	228.00	68.72	198.92		129.15	163.42	
		Male	136.70	161.72	227.19	198.03	228.00	68.72	198.92		129.15	163.42	
Transamerica Life Insurance 1-800-752-9797	FBP, GEO, GIL(6), IA, TBU	Female	172.00	224.00	266.00	242.00	265.00		245.00	122.00	180.00	222.00	209.00
		Male	172.00	224.00	266.00	242.00	265.00		245.00	122.00	180.00	222.00	209.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2)	Female	131.00	208.00	245.00	240.00	246.00	53.00	226.00	127.00	180.00		202.00
		Male	151.00	239.00	282.00	276.00	283.00	61.00	260.00	146.00	207.00		232.00
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	145.13				216.53	77.81	199.71	96.98	141.82		156.44
		Male	145.13				216.53	77.81	199.71	96.98	141.82		156.44
USAA Life Insurance company 1-800-531-8722	AA, AC, TBU	Female	105.23				204.85						150.45
		Male	105.23				204.85						150.45
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF (\$25), TBU	Female	154.36	177.11	209.50	166.35	214.55		167.08				147.97
		Male	177.43	203.57	240.80	191.21	246.61		192.05				170.08

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 80		Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR, FBP, GEO, GIL(3), TBU	Female	105.87	199.10	238.15		238.97			82.50	129.25		171.32
		Male	105.87	199.10	238.15		238.97			82.50	129.25		171.32
Aetna Life Insurance Company 1-877-223-8231	AA, GEO, TBU	Female	171.00	203.30			233.54		228.15				182.06
		Male	185.20	221.46			253.98		242.36				193.12
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	203.00				306.00	98.00		135.00	186.00		
		Male	235.00				355.00	123.00		157.00	216.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	185.00				229.00	92.00					
		Male	215.00				292.00	117.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountin Hospital & Medical Service, Inc.)	AA and CR, AC, GEO, GIL(6), HD	Female	199.73				318.37						207.51
		Male	220.52				352.46						229.06
Bankers Fidelity LIC 1-800-241-1439	AC, GEO, HD, IA, TBU	Female	186.00				257.00	90.00		129.00			
		Male	186.00				257.00	90.00		129.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF (\$25), TBU	Female	161.67	188.67	229.00		232.33		197.50				162.58
		Male	185.83	216.92	263.42		267.17		227.08				187.00
Cigna (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, GIL(6), PF (\$20), TBU	Female	160.00				204.00		177.00				142.00
		Male	184.00				235.00		204.00				163.00
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	192.08	242.40			281.34	68.72	266.06	111.70	174.03	227.78	187.73
		Male	213.30	269.22			312.49	76.24	295.51	124.01	193.25	252.98	208.48
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	186.06				265.81						186.06
		Male	186.06				265.81						186.06
Constitution Life Insurance Company 1-800-789-6364	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	118.00			183.00	205.00		194.00				156.00
		Male	135.00			211.00	236.00		223.00				180.00
Continental General Insurance Company 1-877-293-8499	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	120.00				167.00		150.00				137.00
		Male	144.00				200.00		180.00				165.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF (\$20), TBU	Female	150.59				216.50						152.59
		Male	173.17				249.09						175.59
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA, TBU	Female	144.57				249.60				144.49		
		Male	159.07				274.60				158.83		
Family Life Insurance 1-800-877-7703	AA, AC, GEO, HD, PF (\$25), TBU	Female	243.25	295.83	345.00	310.33	349.75		311.75			279.33	244.92
		Male	279.83	340.33	396.75	356.92	402.00		358.67			321.17	281.42
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF (\$25), TBU	Female	173.33				257.24		201.95				
		Male	199.23				295.67		232.13				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	133.00	194.00	228.50		230.50						
		Male	133.00	194.00	228.50		230.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	AA, AC, GEO, PF (\$25), TBU	Female	143.16		198.36		203.12		158.58				140.88
		Male	164.55		228.01		233.47		182.28				161.93
Heartland National Life Insurance Company 1-877-358-4060	AA, GEO, PF (\$25), TBU	Female	165.25			218.25	249.00					202.50	176.59
		Male	189.59			250.59	286.42		254.75			232.50	203.34
Humana Insurance Company 1-888-310-8482	AA (Ages 65 and up), AC, GEO, GIL(6), HD, TBU	Female	213.80	232.68	268.27		273.75	97.30		125.38	178.21		159.97
		Male	240.74	261.99	302.06		308.23	109.56		141.17	200.66		180.12

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 80		Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	156.00	233.00			296.00	74.00					240.00
		Male	179.00	267.00			341.00	85.00					276.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	142.00				197.00		177.00				162.00
		Male	170.00				236.00		213.00				195.00
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, GEO, PF (\$25), TBU	Female	170.33		228.50		227.33						173.33
		Male	189.08		253.58		252.33						192.42
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, GEO, HD, TBU	Female	179.00				237.00	92.00					
		Male	208.00				275.00	107.00					
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	134.00		213.00		207.00		181.00			182.00	196.00
		Male	155.00		235.00		242.00		201.00			201.00	194.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, GEO, HD, TBU	Female	161.31		231.45	194.04	233.78		196.38				
		Male	171.61		246.22	206.43	248.71		208.91				
Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	147.55	198.61	232.87	221.15	239.17		210.47				167.42
		Male	169.68	228.40	267.80	254.33	275.04		242.04				192.53
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	185 - 198				232 - 397	132 - 158	272 - 298				258 - 289
		Male	185 - 198				232 - 397	132 - 158	272 - 298				258 - 289
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF (\$15), TBU	Female	183.25		292.55		237.60	74.65	207.35				187.75
		Male	183.25		292.55		237.60	74.65	238.45				187.75
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, GEO, PF (\$25), TBU	Female	167.56	190.72	237.33	193.26	243.01						167.01
		Male	192.60	219.22	272.79	222.14	279.32						191.97
Standard Life and Accident Insurance Company 1-888-350-1488	AC, GEO, IA, TBU	Female	309.23	377.08	428.71	258.33	352.55	45.20	260.30				172.44
		Male	405.95	462.21	525.50	316.65	432.14	55.40	319.06				211.37
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	181.98		274.46	277.18							
		Male	181.98		274.46		277.18						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	206.58	241.25	292.67	252.92	297.17	116.92	254.17			227.75	208.00
		Male	237.67	277.33	336.67	291.00	341.67	134.50	292.50			261.83	239.25
Sterling Life Insurance Company 1-800-688-0010	AA, AC, GEO, TBU	Female	222.32	278.28	285.69		273.65			121.07			206.47
		Male	222.32	278.28	322.16		308.59			136.53			232.83
Thrivent Financial 1-800-847-4836	Choice of AA or IA (AA rates shown), AC, FBP, GEO, TBU	Female	151.65	179.34	252.12	219.79	252.93	76.19	220.85		143.20	181.54	
		Male	151.65	179.34	252.12	219.79	252.93	76.19	220.85		143.20	181.54	
Transamerica Life Insurance 1-800-752-9797	FBP, GEO, GIL(6), IA, TBU	Female	222.00	291.00	344.00	314.00	342.00		318.00	156.00	232.00	286.00	269.00
		Male	222.00	291.00	344.00	314.00	342.00		318.00	156.00	232.00	286.00	269.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2)	Female	132.00	212.00	270.00	265.00	271.00	63.00	251.00	134.00	190.00		226.00
		Male	152.00	244.00	310.00	305.00	311.00	72.00	288.00	154.00	219.00		260.00
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	146.93				247.86	93.90	230.10	101.36	163.32		182.97
		Male	146.93				247.86	93.90	230.10	101.36	163.32		182.97
USAA Life Insurance company 1-800-531-8722	AA, AC, TBU	Female	122.06				236.98						174.08
		Male	122.06				236.98						174.08
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF (\$25), TBU	Female	168.82	196.54	233.91	186.18	239.52		186.96				166.16
		Male	194.05	255.91	268.86	214.00	275.31		214.89				190.99

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Under 65 Disabled		Monthly Premium Rates for Under 65 Disabled Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR, FBP, GEO, GIL(3), TBU	Female	173.25	325.75	389.75		391.00			135.00	211.50		280.25
		Male	173.25	325.75	389.75		391.00			135.00	211.50		280.25
Aetna Life Insurance Company 1-877-223-8231	AA, GEO, TBU	Female	219.94	193.78			206.98		149.20				125.49
		Male	238.19	211.10			225.10		158.49				133.13
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	419.00				632.00	203.00		280.00	385.00		
		Male	419.00				632.00	203.00		280.00	385.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	374.00				534.00	213.00					
		Male	374.00				534.00	213.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountin Hospital & Medical Service, Inc.)	AA and CR, AC, GEO, GIL(6), HD	Female	305.98				463.36						307.64
		Male	355.06				537.63						349.97
Bankers Fidelity LIC 1-800-241-1439	AC, GEO, HD, IA, TBU	Female	148.00				206.00	71.00		103.00			
		Male	148.00				206.00	71.00		103.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF (\$25), TBU	Female	147.67	172.33	207.50		213.25		181.33				149.33
		Male	169.83	198.17	238.75		245.17		208.50				171.67
Cigna (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, GIL(6), PF (\$20), TBU	Female	133.00				167.00		143.00				114.00
		Male	153.00				192.00		165.00				132.00
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	230.86	239.90			247.87	83.78	210.46	104.23	161.48	189.01	173.71
		Male	230.86	239.90			247.87	83.78	210.46	104.23	161.48	189.01	173.71
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	144.97				169.56						141.21
		Male	144.97				169.56						141.21
Constitution Life Insurance Company 1-800-789-6364	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	84.00			108.00	127.00		115.00				86.00
		Male	96.00			125.00	146.00		132.00				99.00
Continental General Insurance Company 1-877-293-8499	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	128.00				134.00		124.00				112.00
		Male	141.00				147.00		137.00				123.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF (\$20), TBU	Female	98.09				138.84						97.67
		Male	112.67				159.67						112.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA, TBU	Female	143.60				239.55				136.13		
		Male	157.95				263.51				149.75		
Family Life Insurance 1-800-877-7703	AA, AC, GEO, HD, PF (\$25), TBU	Female	195.25	237.75	275.08	249.33	282.17		250.33			224.25	197.42
		Male	224.92	273.25	316.58	286.33	324.25		288.08			257.75	229.92
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF (\$25), TBU	Female	321.01				457.09		356.75				
		Male	368.97				525.39		410.06				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	192.50	378.00	428.50		404.50						
		Male	192.50	378.00	428.50		404.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	AA, AC, GEO, PF (\$25), TBU	Female	275.40		366.14		374.97		291.37				257.02
		Male	316.56		420.85		430.99		334.90				295.43
Heartland National Life Insurance Company 1-877-358-4060	AA, GEO, PF (\$25), TBU	Female	456.17			194.50	200.00		146.67			160.75	157.09
		Male	524.25			223.59	229.92		168.59			184.75	180.67
Humana Insurance Company 1-888-310-8482	AC, GEO, GIL(6), HD, IA (Under 65 disabled), TBU	Female	480.42	522.83	602.81		615.09	218.65		281.72	400.45		359.46
		Male	481.60	524.21	604.34		616.66	219.20		282.43	401.47		360.35

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Under 65 Disabled		Monthly Premium Rates for Under 65 Disabled Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	204.00	399.00			435.00	134.00					240.00
		Male	234.00	459.00			500.00	153.00					276.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF (\$25), TBU	Female	120.00				197.00		152.00				127.00
		Male	130.00				213.00		164.00				137.00
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, GEO, PF (\$25), TBU	Female	188.08		252.25		251.00						193.25
		Male	208.83		280.00		278.67						214.50
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, GEO, HD, TBU	Female	411.00				543.00	211.00					
		Male	411.00				543.00	211.00					
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	204.00		249.00		225.00		205.00			208.00	196.00
		Male	204.00		249.00		225.00		205.00			208.00	196.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, GEO, HD, TBU	Female	426.05		611.30	512.30	617.47		518.68				
		Male	453.25		650.32	545.22	656.89		551.79				
Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	164.54	214.82	250.23	238.01	269.33		241.83				188.53
		Male	189.22	247.04	287.76	273.72	209.73		278.10				216.81
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	485 - 490				264 - 418	131 - 136	289 - 294				262 - 267
		Male	484 - 490				264 - 418	131 - 136	289 - 294				262 - 267
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF (\$15), TBU	Female	113.15		180.65		146.70	46.10	128.05				115.95
		Male	113.15		180.65		146.70	46.10	147.25				115.95
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, GEO, PF (\$25), TBU	Female	284.70	314.97	386.21	312.62	395.55						268.73
		Male	327.24	362.04	443.92	359.33	454.66						308.89
Standard Life and Accident Insurance Company 1-888-350-1488	AC, GEO, IA, TBU	Female	276.19	336.79	382.91	230.73	326.03	42.14	223.75				151.59
		Male	330.74	376.57	428.14	257.98	359.04	46.48	238.64				171.81
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	221.85		334.64		338.04						
		Male	221.85		334.64		338.04						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	166.08	193.83	233.83	203.17	239.58	94.33	204.25			182.83	167.58
		Male	190.92	222.83	269.00	233.58	275.42	108.25	234.92			210.25	192.83
Sterling Life Insurance Company 1-800-688-0010	AA, AC, GEO, TBU	Female	208.72	247.55	268.98		270.60			98.55			160.12
		Male	208.72	247.55	303.31		305.15			11.13			180.56
Thrivent Financial 1-800-847-4836	Choice of AA or IA (AA rates shown), AC, FBP, GEO, TBU	Female	153.03	123.95	237.42	167.00	188.52	57.26	160.26		99.09	137.92	
		Male	153.03	123.95	237.42	167.00	188.52	57.26	160.26		99.09	137.92	
Transamerica Life Insurance 1-800-752-9797	FBP, GEO, GIL(6), IA, TBU	Female	174.00	233.00	279.00	258.00	279.00		260.00	128.00	190.00	234.00	220.00
		Male	174.00	233.00	279.00	258.00	279.00		260.00	128.00	190.00	234.00	220.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2)	Female	191.00	414.00	447.00	276.00	390.00	113.00	276.00	134.00	190.00		226.00
		Male	219.00	475.00	513.00	318.00	448.00	130.00	317.00	154.00	219.00		260.00
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	126.49				182.77	63.19	167.07	83.41	119.50		128.30
		Male	126.49				182.77	63.19	167.07	83.41	119.50		128.30
USAA Life Insurance company 1-800-531-8722	AA, AC, TBU	Female	126.99				203.49						151.64
		Male	126.99				203.49						151.64
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF (\$25), TBU	Female	308.76	350.72	411.55	326.14	421.52		327.60				289.28
		Male	354.89	403.13	473.05	374.88	484.51		376.55				332.50